

**BIRLA INSTITUTE OF TECHNOLOGY, MESRA, RANCHI
(END SEMESTER EXAMINATION)**

**CLASS: BBA
BRANCH: BBA**

**SEMESTER: VI
SESSION: SP/2025**

SUBJECT: MT307 BANKING CONCEPTS AND PRACTICES

TIME: 3 Hours

FULL MARKS: 50

INSTRUCTIONS:

1. The question paper contains 5 questions each of 10 marks and total 50 marks.
 2. Attempt all questions.
 3. The missing data, if any, may be assumed suitably.
 4. Before attempting the question paper, be sure that you have got the correct question paper.
 5. Tables/Data handbook/Graph paper etc. to be supplied to the candidates in the examination hall.
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Q.1(a)	How does the branch banking system function, and what are its practical advantages and challenges?	[5] 1	2
Q.1(b)	Discuss important functions of RBI and what impact do these functions have on the Indian economy?"	[5] 1	3
Q.2(a)	Discuss recent developments in banking systems in India.	[5] 3	3
Q.2(b)	How do commercial banks mobilize savings and promote investments?	[5] 2	2
Q.3(a)	Explain in detail the rights of a customer and a banker.	[5] 3	2
Q.3(b)	Banking Ombudsman offers a cost-free, efficient, and impartial platform for resolving grievances against RBI-regulated entities. Discuss	[5] 3	4
Q.4(a)	Elaborate NABARD's role in supporting agricultural development.	[5] 4	3
Q.4(b)	Explain the structure of co-operative banking in India.	[5] 4	2
Q.5(a)	How do prudential and capital adequacy norms help in maintaining the stability of the financial system?	[5] 5	3
Q.5(b)	Discuss the SARFAESI Act 2002	[5] 5	2

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